PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

Casco Indemnity Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 25950 Employer's ID Number 01-0407315

Organized under the Laws of Maine, State of Domicile or Port of Entry Maine

Country of Domicile United States of America

Incorporated/Organized 06/27/1985 Commenced Business 07/08/1985

Statutory Home Office 42 Industrial Park Road (Street and Number), Saco , ME, US 04072 (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue (Street and Number)

Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue (Street and Number or P.O. Box), Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue (Street and Number)

Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.cascoind.com

Statutory Statement Contact Caroline Kay Metcalf Mrs. (Name), 419-563-0816 (Area Code) (Telephone Number)

cmetcalf@omig.com (E-mail Address), 419-562-0995 (FAX Number)

OFFICERS

President James Joseph Kennedy, Mr. Secretary Susan Porter, Mrs.

Treasurer David Gary Hendrix, Mr.

OTHER

Todd Emery Albert, Mr. Vice President Information Systems	Michael Alexander Brogan, Mr. Vice President Claims	Thomas Michael Holtshouse, Mr. Vice President Product Management
Michael Robert Horvath, Mr. Vice President Human Resources	Randy Thomas O'Conner, Mr. Executive Vice President	

DIRECTORS OR TRUSTEES

Robert Bruce Albro, Mr.	Albert Michael Heister, Mr.	James Joseph Kennedy, Mr.
Susan Porter, Mrs.	John Redon Purse, Mr.	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Thomas Eugene Woolley, Mr.	

State of Ohio
County of Crawford
SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

James Joseph Kennedy President and CEO	David Gary Hendrix Treasurer and CFO	Michael Alexander Brogan Asst. Secretary

Subscribed and sworn to before me this
______ day of ______

a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	6,366,411		6,366,411	8,822,713
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,089,665		2,089,665	3,689,773
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ .... encumbrances)				
4.2 Properties held for the production of income (less $ .... encumbrances)				
4.3 Properties held for sale (less $ .... encumbrances)				
5. Cash ($ 21,154 , Schedule E - Part 1), cash equivalents ($ .... , Schedule E - Part 2) and short-term investments ($ 115,695 , Schedule DA)	136,849		136,849	339,098
6. Contract loans (including $ .... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	8,592,925		8,592,925	12,851,584
13. Title plants less $ .... charged off (for Title insurers only)				
14. Investment income due and accrued	71,084		71,084	102,751
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	156,140	9,567	146,573	173,407
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	2,903,351		2,903,351	2,854,602
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	194,972		194,972	499,561
16.2 Funds held by or deposited with reinsured companies	12,676,596		12,676,596	12,198,818
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				28,045
18.2 Net deferred tax asset	1,690,039	661,670	1,028,369	736,327
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	56,226	56,226		
21. Furniture and equipment, including health care delivery assets ($ ....)	19,144	19,144		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care ($ ....) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,258	1,258		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	26,361,736	747,866	25,613,870	29,445,095
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	26,361,736	747,866	25,613,870	29,445,095
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid Expenses	1,258	1,258		
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,258	1,258		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	5,387,048	5,192,895
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	1,289,742	1,172,067
4.	Commissions payable, contingent commissions and other similar charges	324,246	314,973
5.	Other expenses (excluding taxes, licenses and fees)	35,908	286,799
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including $ 281,157 on realized capital gains (losses))	75,056	
7.2	Net deferred tax liability		
8.	Borrowed money $ 0 and interest thereon $ 0		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 3,710,550 and including warranty reserves of $ .... and accrued accident and health experience rating refunds including $ .... for medical loss ratio rebate per the Public Health Service Act)	5,999,806	5,833,856
10.	Advance premium	121,974	107,632
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	7,042	64,978
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others	5,124	693
15.	Remittances and items not allocated	8,015	13,302
16.	Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)		628
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	5,031,319	10,557,165
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ .... and interest thereon $		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	18,285,280	23,544,988
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	18,285,280	23,544,988
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	2,900,000	2,900,000
35.	Unassigned funds (surplus)	1,928,590	500,107
36.	Less treasury stock, at cost:		
	36.1 .... shares common (value included in Line 30 $ ....)		
	36.2 .... shares preferred (value included in Line 31 $ ....)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	7,328,590	5,900,107
38.	TOTALS (Page 2, Line 28, Col. 3)	25,613,870	29,445,095
	DETAILS OF WRITE-INS		
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	13,256,973	13,452,890
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	7,619,645	8,673,046
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,348,988	1,220,921
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,355,531	4,251,620
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	13,324,164	14,145,587
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(67,192)	(692,697)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	276,873	356,337
10.	Net realized capital gains or (losses) less capital gains tax of $ 281,157 (Exhibit of Capital Gains (Losses))	550,500	34,616
11.	Net investment gain (loss) (Lines 9 + 10)	827,373	390,953
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 10,188 amount charged off $ 47,326)	(37,138)	(55,152)
13.	Finance and service charges not included in premiums	263,688	363,373
14.	Aggregate write-ins for miscellaneous income		(4,600)
15.	Total other income (Lines 12 through 14)	226,550	303,621
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	986,732	1,877
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	986,732	1,877
19.	Federal and foreign income taxes incurred	(207,861)	(45,848)
20.	Net income (Line 18 minus Line 19)(to Line 22)	1,194,593	47,725
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	5,900,107	6,287,311
22.	Net income (from Line 20)	1,194,593	47,725
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $	(309,708)	(7,889)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(351,037)	92,203
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	803,671	(523,449)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	628	(628)
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus	90,336	4,834
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,428,483	(387,204)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	7,328,590	5,900,107
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Miscellaneous Income		(4,600)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)		(4,600)
3701.	Prior Year Tax Effect	92,638	
3702.	Other	(2,302)	4,834
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	90,336	4,834

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	13,359,496	13,443,165
2.	Net investment income	358,130	461,350
3.	Miscellaneous income	226,550	303,621
4.	Total (Lines 1 through 3)	13,944,176	14,208,136
5.	Benefit and loss related payments	7,120,903	10,539,383
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	5,664,291	4,531,615
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 281,157 tax on capital gains (losses)	(29,805)	30
10.	Total (Lines 5 through 9)	12,755,389	15,071,028
11.	Net cash from operations (Line 4 minus Line 10)	1,188,787	(862,892)
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	2,427,764	4,800,100
	12.2 Stocks	2,095,344	1,237
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds		6
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,523,108	4,801,343
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds		1,802,722
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)		1,802,722
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	4,523,108	2,998,621
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(5,914,144)	(1,650,962)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,914,144)	(1,650,962)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(202,249)	484,767
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	339,098	(145,669)
	19.2 End of period (Line 18 plus Line 19.1)	136,849	339,098

Note: Supplemental disclosures of cash flow information for non-cash transactions:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,215,816	640,058	686,954	1,168,920
2.	Allied lines	2,955	3,803	3,300	3,458
3.	Farmowners multiple peril	1,240,568	647,615	674,084	1,214,098
4.	Homeowners multiple peril	2,294,476	1,216,988	1,302,431	2,209,032
5.	Commercial multiple peril	1,314,958	580,756	658,770	1,236,943
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	39,260	18,836	20,011	38,085
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	669	336	330	675
16.	Workers' compensation				
17.1	Other liability - occurrence	303,466	157,253	163,091	297,627
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	14,787	6,639	6,933	14,493
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	3,198,078	1,115,369	1,019,932	3,293,516
19.3, 19.4	Commercial auto liability	970,731	415,104	463,165	922,670
21.	Auto physical damage	2,742,579	980,725	950,842	2,772,462
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	84,580	50,375	49,961	84,993
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	13,422,922	5,833,856	5,999,806	13,256,973
	DETAILS OF WRITE-INS				
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	686,954				686,954
2.	Allied lines	3,300				3,300
3.	Farmowners multiple peril	674,084				674,084
4.	Homeowners multiple peril	1,302,431				1,302,431
5.	Commercial multiple peril	658,770				658,770
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	20,011				20,011
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	330				330
16.	Workers' compensation					
17.1	Other liability - occurrence	163,091				163,091
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	6,933				6,933
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	1,019,932				1,019,932
19.3, 19.4	Commercial auto liability	463,165				463,165
21.	Auto physical damage	950,842				950,842
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	49,961				49,961
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	5,999,806				5,999,806
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					5,999,806
	DETAILS OF WRITE-INS					
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Property premiums are determined by location covered. Casualty premiums are determined by insured address.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire		1,215,816				1,215,816
2.	Allied lines		2,955				2,955
3.	Farmowners multiple peril		1,240,568				1,240,568
4.	Homeowners multiple peril	46,417	2,294,476	3	43,755	2,665	2,294,476
5.	Commercial multiple peril		1,314,958				1,314,958
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine		39,260				39,260
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health		669				669
16.	Workers' compensation						
17.1	Other liability - occurrence	24,373	303,466		859	23,514	303,466
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		14,787				14,787
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	4,729,934	3,198,078		4,553,730	176,205	3,198,078
19.3, 19.4	Commercial auto liability	22,042	970,731		29,831	(7,789)	970,731
21.	Auto physical damage	3,036,842	2,742,579	1,900	2,898,938	139,804	2,742,579
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft		84,580				84,580
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	7,859,608	13,422,922	1,903	7,527,112	334,398	13,422,922
	DETAILS OF WRITE-INS						
3401.							
3402.							
3403.							
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $ ....

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $ ....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire		689,141		689,141	186,948	112,440	763,649	65.3
2.	Allied lines		13,483		13,483	1,205	1,365	13,323	385.3
3.	Farmowners multiple peril		632,745		632,745	207,456	191,186	649,015	53.5
4.	Homeowners multiple peril	5,264	1,415,156	5,264	1,415,156	426,483	509,860	1,331,779	60.3
5.	Commercial multiple peril		671,004		671,004	641,640	552,106	760,538	61.5
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine		7,719		7,719	1,097	1,744	7,072	18.6
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health		1,156		1,156	825	775	1,206	178.7
16.	Workers' compensation								
17.1	Other liability - occurrence		52,072		52,072	200,004	169,527	82,549	27.7
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		1,973		1,973	6,101	6,288	1,786	12.3
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	6,356,039	1,884,457	6,356,039	1,884,457	2,742,281	2,572,835	2,053,903	62.4
19.3, 19.4	Commercial auto liability	28,798	378,601	28,798	378,601	746,892	805,826	319,666	34.6
21.	Auto physical damage	1,921,668	1,627,853	1,921,668	1,627,853	215,517	253,255	1,590,115	57.4
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft		50,131		50,131	10,599	15,688	45,043	53.0
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	8,311,769	7,425,492	8,311,769	7,425,492	5,387,048	5,192,895	7,619,645	57.5
	DETAILS OF WRITE-INS								
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire		142,485		142,485		44,463		186,948	25,564
2.	Allied lines						1,205		1,205	185
3.	Farmowners multiple peril		162,000		162,000		45,455		207,456	59,563
4.	Homeowners multiple peril		202,365		202,365		224,119		426,483	87,737
5.	Commercial multiple peril		252,815		252,815		388,825		641,640	286,352
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine		600		600		497		1,097	105
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health		320		320		505		(a) 825	63
16.	Workers' compensation									
17.1	Other liability - occurrence		122,709		122,709		77,294		200,004	64,912
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence		2,328		2,328		3,773		6,101	2,779
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	4,873,519	1,976,000	4,881,097	1,968,422	2,293,479	775,220	2,294,840	2,742,281	553,141
19.3, 19.4	Commercial auto liability	27,750	316,363	27,750	316,363	1,256	430,528	1,256	746,892	187,208
21.	Auto physical damage	145,316	111,515	145,506	111,325	60,237	104,183	60,228	215,517	21,421
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft		7,710		7,710		2,889		10,599	713
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	5,046,585	3,297,211	5,054,353	3,289,443	2,354,972	2,098,958	2,356,324	5,387,048	1,289,742
	DETAILS OF WRITE-INS									
3401.										
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including $ .... for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	658,714			658,714
	1.2 Reinsurance assumed				
	1.3 Reinsurance ceded	145,312			145,312
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	513,402			513,402
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		2,235,838		2,235,838
	2.2 Reinsurance assumed, excluding contingent		1,252		1,252
	2.3 Reinsurance ceded, excluding contingent		122,696		122,696
	2.4 Contingent - direct		153,454		153,454
	2.5 Contingent - reinsurance assumed				
	2.6 Contingent - reinsurance ceded				
	2.7 Policy and membership fees				
	2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		2,267,848		2,267,848
3.	Allowances to managers and agents				
4.	Advertising	21,428	55,096		76,524
5.	Boards, bureaus and associations	27,874	61,274		89,148
6.	Surveys and underwriting reports	47,647	122,521		170,168
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	350,938	788,390		1,139,328
	8.2 Payroll taxes	23,376	62,130		85,505
9.	Employee relations and welfare	120,361	301,478		421,839
10.	Insurance	6,270	16,124		22,394
11.	Directors' fees	4,418	23,613		28,031
12.	Travel and travel items	15,433	37,097		52,530
13.	Rent and rent items	15,846	40,747		56,593
14.	Equipment	58,721	150,998		209,719
15.	Cost or depreciation of EDP equipment and software	14,555	37,427		51,982
16.	Printing and stationery	(177)	26,783		26,606
17.	Postage, telephone and telegraph, exchange and express	30,298	77,897		108,195
18.	Legal and auditing	27,154	91,948	32,046	151,148
19.	Totals (Lines 3 to 18)	764,142	1,893,523	32,046	2,689,710
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $	67,425	173,379		240,805
	20.2 Insurance department licenses and fees	6,299	16,198		22,498
	20.3 Gross guaranty association assessments	(4,061)	6		(4,055)
	20.4 All other (excluding federal and foreign income and real estate)				
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	69,664	189,584		259,248
21.	Real estate expenses				
22.	Real estate taxes	1,780	4,577		6,357
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses				
25.	Total expenses incurred	1,348,988	4,355,531	32,046	(a) 5,736,565
26.	Less unpaid expenses - current year	1,289,742	353,322	6,832	1,649,896
27.	Add unpaid expenses - prior year	1,172,067	589,279	12,493	1,773,839
28.	Amounts receivable relating to uninsured plans, prior year				
29.	Amounts receivable relating to uninsured plans, current year				
30.	TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,231,312	4,591,488	37,707	5,860,507
	DETAILS OF WRITE-INS				
2401.					
2402.					
2403.					
2498.	Summary of remaining write-ins for Line 24 from overflow page				
2499.	Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of $ to affiliates and $ 18,098 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 35,658	32,300
1.1	Bonds exempt from U.S. tax	(a) 126,817	107,101
1.2	Other bonds (unaffiliated)	(a) 100,773	93,906
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	77,188	75,482
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 149	130
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	340,585	308,919
11.	Investment expenses		(g) 32,046
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		32,046
17.	Net investment income (Line 10 minus Line 16)		276,873
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 368 accrual of discount less $ 55,620 amortization of premium and less $ ______ paid for accrued interest on purchases.

(b) Includes $ ______ accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued dividends on purchases.

(c) Includes $ ______ accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued interest on purchases.

(d) Includes $ ______ for company's occupancy of its own buildings; and excludes $ ______ interest on encumbrances.

(e) Includes $ ______ accrual of discount less $ ______ amortization of premium and less $ ______ paid for accrued interest on purchases.

(f) Includes $ ______ accrual of discount less $ ______ amortization of premium.

(g) Includes $ 32,046 investment expenses and $ ______ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ ______ interest on surplus notes and $ ______ interest on capital notes.

(i) Includes $ ______ depreciation on real estate and $ ______ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	10,149		10,149		
1.1	Bonds exempt from U.S. tax	4,705		4,705		
1.2	Other bonds (unaffiliated)	11,859		11,859		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	804,944		804,944	(309,708)	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	831,657		831,657	(309,708)	
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	9,567	11,650	2,083
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	661,670	1,304,750	643,080
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	56,226	116,070	59,844
21. Furniture and equipment, including health care delivery assets	19,144	26,802	7,658
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	1,258	92,265	91,007
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	747,866	1,551,537	803,671
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	747,866	1,551,537	803,671
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses	1,258	92,265	91,007
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,258	92,265	91,007

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Casco Indemnity Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Maine Bureau of Insurance (MBI).

The MBI recognizes only statutory accounting practices prescribed or permitted by the State of Maine for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Maine.

A reconciliation of the Company's net income and capital surplus between NAIC Statutory Accounting Practices and practices prescribed and permitted by the State of Maine is shown below:

	State of Domicile	2012	2011
NET INCOME			
(1) Casco Indemnity Company state basis (Page 4, Line 20, Columns 1 & 2)	ME	1,194,593	47,725
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:			
e.g. Depreciation of fixed assets			
(3) State Permitted Practices that increase/(decrease) NAIC SAP:			
e.g. Depreciation, home office property			
(4) NAIC SAP (1-2-3=4)	ME	1,194,593	47,725
SURPLUS			
(5) Casco Indemnity Company state basis (Page 3, Line 37, Columns 1 & 2)	ME	7,328,590	5,900,107
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:			
e.g. Goodwill, net			
e.g. Fixed Assets, net			
(7) State Permitted Practices that increase/(decrease) NAIC SAP:			
e.g. Home Office Property			
(8) NAIC SAP (5-6-7=8)	ME	7,328,590	5,900,107

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with the Annual Statement Instructions and the *Accounting Practices and Procedures Manual* requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

(1) All short-term investments are stated at amortized cost.
(2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value.
(3) Unaffiliated common stocks are stated at fair market value. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
(4) The Company had no preferred stock at December 31, 2012 or 2011.
(5) The Company has no mortgage loans on real estate.
(6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
(7) The Company has no subsidiaries. The Company's insurance affiliate is United Ohio Insurance Company. The Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
(8) The Company has no ownership interest in any significant joint ventures.
(9) The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not significantly modified its capitalization policy from the prior period.

(13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2012 or 2011.

3. Business Combinations and Goodwill

On January 1, 2011, Ohio Mutual acquired all outstanding common shares of N.E. Corporation, a Maine stock corporation, in a cash transactions totaling $8,536,420. N.E. Corporation's only assets are Casco and Casco's home office building located in Saco, Maine. The acquisition of Casco provides Ohio Mutual with a base of operations in New England through which the Group can expand its product offerings throughout the New England states. Casco is licensed in the states of Maine, New Hampshire, Vermont, Connecticut, Rhode Island and South Carolina. In December 2011, NE Corporation was dissolved and the shares of Casco were moved directly under the ownership of Ohio Mutual. Additionally, the office building in Saco, Maine was transferred directly to Ohio Mutual.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

A. The Company has no mortgage loans.
B. The Company has no debt restructuring.
C. The Company has no reverse mortgages.
D. Loan-Backed Securities

(1) Prepayment assumptions for Mortgage-backed securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

(2) a. The Company had no securities it intended to sell for which it recognized other-than-temporary impairment losses.

b. The Company had no securities for which it lacked the ability or intent to retain an investment in for a period of time sufficient to recover the amortized cost basis.

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2012.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2012 are as follows:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$	(61)
2. 12 Months or Longer	$	-

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$	3,716
2. 12 Months or Longer	$	-

NOTES TO FINANCIAL STATEMENTS

(5) Management regularly reviews the value of the Company's investments. If the value of any investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been below cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential;
- Management's intent and ability to hold the security long enough for it to recover its value;

Management concluded that the remaining investments held with unrealized losses were not other-than-temporarily impaired on the basis that the Company had the ability and intent to hold the investments for a period of time sufficient for a forecasted market price recovery up to or beyond the cost of the investment. Also, in management's opinion, evidence indicating the cost of the investment was recoverable within a reasonable period of time outweighed evidence to the contrary in considering the severity and duration of the impairment in relation to the forecasted market price recovery.

E. The Company has no repurchase agreements or securities lending transactions.

F. The Company owns no real estate.

G. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).

6. Joint Ventures, Partnerships and Limited Liability Companies.

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

A. The components of the Net Deferred Tax Asset/(Liability) at December 31 are as follows:

1.		12/31/2012			12/31/2011			Change		
		(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a)	Gross Deferred Tax Assets	1,958,457	4,585	1,963,042	2,413,204	6,191	2,419,395	(454,747)	(1,606)	(456,353)
(b)	Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	1,958,457	4,585	1,963,042	2,413,204	6,191	2,419,395	(454,747)	(1,606)	(456,353)
(d)	Deferred Tax Assets Nonadmitted	661,670	-	661,670	1,304,750	-	1,304,750	(643,080)	-	(643,080)
(e)	Subtotal Net Admited Deferred Tax Asset (1c-1d)	1,296,787	4,585	1,301,372	1,108,454	6,191	1,114,645	188,333	(1,606)	186,727
(f)	Deferred Tax Liabilities	10,638	262,365	273,003	10,652	367,666	378,318	(14)	(105,301)	(105,315)
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	1,286,149	(257,780)	1,028,369	1,097,802	(361,475)	736,327	188,347	103,695	292,042

NOTES TO FINANCIAL STATEMENTS

2.

	12/31/2012			12/31/2011			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	83,335	-	83,335	-	-	-	83,335	-	83,335
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application Of The Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	945,033	-	945,033	736,327	-	736,327	208,706	-	208,706
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	1,048,881	-	1,048,881	1,110,209	-	1,110,209	(61,328)	-	(61,328)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	945,033	XXX	XXX	736,327	XXX	XXX	208,706
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	268,418	4,585	273,003	372,128	6,191	378,319	(103,710)	(1,606)	(105,316)
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	1,296,786	4,585	1,301,371	1,108,455	6,191	1,114,646	188,331	(1,606)	186,725

3.

	2012	2011
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	637%	492%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	6,300,221	5,163,780

4. The Company does not consider reinsurance in its tax planning strategies.

B. Unrecognized Deferred Tax Liabilities

There were no deferred tax liabilities that were not recognized in the current period.

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
(a) Federal	(206,101)	(28,045)	(178,056)
(b) Foreign	-	-	-
(c) Subtotal	(206,101)	(28,045)	(178,056)
(d) Federal income tax on net capital gains	281,157	-	281,157
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	(1,760)	30	(1,790)
(g) Federal and foreign income taxes incurred	73,296	(28,015)	101,311

The Company has not recorded any tax contingencies in the current year.

The application of SSAP No. 101 requires a company to evaluate the recoverability of deferred tax assets and to establish a valuation allowance if necessary to reduce the DTA to an amount which is more likely than not to be realized. Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. In evaluating the need for a valuation allowance, the Company considers many factors, including: (1) the nature of the deferred tax assets and liabilities; (2) whether they are ordinary or capital; (3) the timing of their reversal; (4) taxable income in prior carry back years as well as projected taxable earnings exclusive of reversing temporary differences and carryforwards; (5) the length of time that carryovers can be utilized; (6) unique tax rules that would impact the utilization of deferred tax assets; and (7) any tax planning strategies that the Company would employ to avoid a tax benefit from expiring unused. Although the realization is not assured, management believes it is more likely than not that the DTA, net of valuation allowances, will be realized. The Company has not recorded a valuation allowance as of December 31, 2012 or 2011.

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
2. Deferred Tax Assets:	12/31/2012	12/31/2011	(Col 1-2) Change
(a) Ordinary			
(1) Discounting of unpaid losses	125,818	132,409	(6,591)
(2) Unearned premium reserve	416,281	404,016	12,265
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	300	1,110	(810)
(8) Compensation and benefits accrual	23,586	34,108	(10,522)
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	50,159	48,255	1,904
(11) Net operating loss carry-forward	1,269,458	1,728,870	(459,412)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	72,855	64,436	8,419
(99) Subtotal	1,958,457	2,413,204	(454,747)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	661,670	1,304,750	(643,080)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	1,296,787	1,108,454	188,333
(e) Capital			
(1) Investments	4,585	6,191	(1,606)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	4,585	6,191	(1,606)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	4,585	6,191	(1,606)
(i) Admitted deferred tax assets (2d+2h)	1,301,372	1,114,645	186,727

3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	3,588	4,435	(847)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	7,050	6,217	833
(99) Subtotal	10,638	10,652	(14)
(b) Capital			
(1) Investments	262,365	367,666	(105,301)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	262,365	367,666	(105,301)
(c) Deferred tax liabilities (3a99+3b99)	273,003	378,318	(105,315)
4. Net deferred tax assets/liabilities (2i - 3c)	1,028,369	736,327	292,042

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2012	12/31/2011	Change
Total deferred tax assets	1,963,042	2,419,395	(456,353)
Total deferred tax liabilities	273,003	378,318	(105,315)
Net deferred tax asset	1,690,039	2,041,077	(351,038)
Tax effect of unrealized gains (losses)			(105,300)
Change in net deferred income tax			(456,338)

NOTES TO FINANCIAL STATEMENTS

D. Among the more significant book to tax adjustments were the following:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before Federal income tax	1,267,889	431,082	34.00%
Tax exempt investment income	(107,101)	(36,414)	-2.87%
Dividends received deduction	(53,382)	(18,150)	-1.43%
Proration of tax exempt investment income	24,072	8,185	0.65%
Lobbying	2,018	686	0.05%
Disallowed meals and entertainment	10,116	3,439	0.27%
Change in nonadmitted assets	160,592	54,601	4.31%
Other	253,546	86,205	6.80%
Total	1,557,750	529,634	41.77%
Federal and foreign income taxes incurred		73,296	5.78%
Change in net deferred income tax		456,338	35.99%
Total statutory income taxes		529,634	41.77%

E. Operating Loss and Tax Credit Carryforwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2012	12/31/2011
The Company had net operating losses of:	3,733,699	4,711,124
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	69,175	69,175
	3,802,874	4,780,299

The net operating losses begin to expire in 2029. The AMT credit carryforwards do not expire.

2. The following is income tax expense for 2012, 2011, and 2010 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2010	-	-	-
2011	22,238	17,833	40,071
2012	(206,101)	281,157	75,056
	(183,863)	298,990	115,127

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

Ohio Mutual Insurance Company
United Ohio Insurance Company
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

2. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, United Ohio Insurance Company, United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.

B. Ohio Mutual, United Ohio and the Company have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

NOTES TO FINANCIAL STATEMENTS

C. As of December 31, 2012 the Company owes its ultimate parent, Ohio Mutual, $4,725,793 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2012 the Company owes its affiliate, United Ohio Insurance Company, $305,527 under the terms of the Cost Sharing Agreement.

D. At December 31, 2012, the Company reported $4,725,793 as amounts payable to its parent company, Ohio Mutual.

E. The Company has no guarantees or undertakings at December 31, 2012 or 2011.

F. The Company, United Ohio and its parent, Ohio Mutual Insurance Company, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.

G. All outstanding shares of the Company are owned by its parent, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.

H. The Company owns no shares of the stock of its ultimate parent, the Ohio Mutual Insurance Company.

I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.

J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.

K. Not Applicable

L. Not Applicable

11. Debt

The Company had no outstanding debt obligations at December 31, 2012.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's affiliate, United Ohio Insurance Company.

13. Capital and Surplus, Dividend Restrictions and Quasi-reorganizations.

(1) The Company has 50,000 shares of capital stock authorized, 25,000 shares issued and outstanding. All shares are common shares and carry par value of $100 each.
(2) The Company has no shares of preferred stock outstanding.
(3) Unless prior approval is received by the MBI, Maine law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
(4) The Company paid no ordinary dividends in either 2012 or 2011.
(5) The portion of the Company's 2012 and 2011 profits that may be paid as ordinary dividends in the subsequent year are $1,194,593 and $590,011 respectively.
(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
(7) The total amount of advances to surplus not repaid is $0.
(8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
(9) The Company has not experienced any changes in balances of special surplus funds.
(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $ 772,966
(11) The Company has no surplus debentures or similar obligations.
(12) The Company has no restatement due to quasi-reorganizations.
(13) There are no quasi-reorganizations to report.

14. Contingencies

A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.

B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.

NOTES TO FINANCIAL STATEMENTS

C. The Company has no commitment or gain contingencies to any other entity, joint venture, partnership, or limited liability company.

D. The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$0

The Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period were between -0- and 25 claims.

E. The Company has no liability for product warranties.

F. The Company has no other contingencies not already stated above.

15. Leases

A. Leasing Arrangements

1) The Company's parent, Ohio Mutual Insurance Company, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate United Ohio, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2012 and 2011 was $64,563 and $62,058, respectively.

The Company leased its home office space from its former parent, NE Corporation, for the year ended December 31, 2011. After NE Corporation was dissolved, the Company's new parent, Ohio Mutual, assumed the lease. Rental expense incurred for the years ended December 31, 2012 and 2011, under this facility lease was $50,736 and $51,286, respectively.

2) The Company has no lease commitments at December 31, 2012.

3) The Company is not involved in sale-leaseback transactions.

B. Leasing is not a significant part of the company's business activities.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company has no sale, transfer and servicing of financial assets and extinguishments of liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no gain or loss to report from Uninsured Plans or the Uninsured Portion of Partially Insured Plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no direct written premiums produced by managing general agents or third party administrators.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A. Fixed maturity securities that are carried at amortized cost are not included in the table below:

1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Common Stock				
Mutual Funds	$ 2,089,665	$ -	$ -	$ 2,089,665
Total Common Stocks	$ 2,089,665	$ -	$ -	$ 2,089,665
Derivative assets	-	-	-	-
Total assets at fair value	$ 2,089,665	$ -	$ -	$ 2,089,665

2) The Company has no Level 3 Fair Value Measurements

3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.

4) The Company has no Level 2 or Level 3 Fair Value Measurements

5) The Company has no Derivative Assets or Liabilities

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level (1)	Level (2)	Level (3)	Not Practicable (Carrying Value)
Common Stocks	$ 2,089,665	$ 2,089,665	$ 2,089,665	$ -	$ -	

D. Not Practicable to Estimate Fair Value

The Company’s Financial Instruments are valued at Fair Value unless otherwise specified.

21. Other Items

A. The Company has no Extraordinary Items.
B. The Company has no Troubled Debt Restructuring Debtors.
C. Assets in the amount of $351,014 and $381,308 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law.
D. The Company has no premium balances uncollectible.
E. The Company has no Business Interruption Insurance Recoveries.
F. The Company has neither State Transferable nor Non-Transferable Tax Credits.

G. Subprime Mortgage Related Risk Exposure

The Company does not engage in direct subprime residential lending. The Company’s exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets.

The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

NOTES TO FINANCIAL STATEMENTS

Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	$ 30,150	$ 11,263	$ 12,566	$ -
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	$ 30,150	$ 11,263	$ 12,566	$ -

The Company recorded no impairment write-downs in 2012 and $4,725 realized gains on sales and pay downs of investments with subprime exposure. In 2011, The Company recorded no impairments and no realized gains or losses on sales of investments with subprime exposure.

22. Events Subsequent

The Company has no significant subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2012:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 5,999,806	$ 1,013,687	$ 3,576,474	$ 604,257	$ 2,423,332	$ 409,430
b. All Other	1,911	-	134,076	52,267	(132,165)	(52,267)
c. TOTAL	$ 6,001,717	$ 1,013,687	$ 3,710,550	$ 656,524	$ 2,291,167	$ 357,163
d. Direct Unearned Premium Reserve:					$	3,708,639

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ -	$ -	$ -	$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	18	-	-	18
d. TOTAL	$ 18	$ -	$ -	$ 18

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

The Company has not entered into an agreement to commute any reinsurance treaties.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance that should be accounted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

The Company has no disclosures for the Transfers of Property and Casualty Run-off Agreements.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2012 and 2011:

	2012	2011
	(In Thousands)	
Balance at January 1, net of reinsurance	$ 6,365	$ 8,125
Change in beginning balance due to pooling	$ -	$ (1,787)
Adjusted Balance at January 1, net of reinsurance	$ 6,365	$ 6,338
Incurred related to:		
Current year	9,934	10,846
Prior years	(965)	(952)
Total incurred	$ 8,969	$ 9,894
Paid related to:		
Current year	$ 6,300	$ 7,279
Prior years	2,357	2,588
Total paid	$ 8,657	$ 9,867
Balance as of December 31, net of reinsurance	$ 6,677	$ 6,365

As noted in Footnote #26, the Company joined the Intercompany Pooling Agreement effective January 1, 2011 with its parent company, Ohio Mutual Insurance Company and its wholly owned insurance subsidiary, United Ohio Insurance Company. On January 1, 2011, the balance sheet for the Company was realigned within the terms of the agreement.

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2011 and 2010 were decreased in the subsequent year by $965,000 and $952,000, respectively. The favorable development experienced in 2012 for years 2011 and prior is due to favorable development within the Company's auto liability, homeowners and auto physical damage lines of business and was primarily within the accident year of 2011. The favorable development experienced in 2011 for years 2010 and prior is due to favorable development within the Company's auto liability, homeowners and farmowners lines of business and was primarily within the accident years of 2009 and 2010. Initial loss estimates for these years developed better than expected for these lines of business. Reserves previously established for these lines and years were reduced in the current year.

Because of the nature of the business written over the years, management believes that the Company has limited exposure to environmental claim liabilities.

26. Intercompany Pooling Arrangements

The Company, has joined into an Intercompany Pooling Agreement, effective January 1, 2011 with Ohio Mutual Insurance Company, (ultimate parent) and United Ohio Insurance Company, (wholly owned subsidiary of Ohio Mutual). Through the Pooling Agreement, the Ohio Mutual Insurance Company (ultimate parent), NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 67% to United Ohio, NAIC #13072 and 8% to the Company, NAIC #25950, on a funds withheld basis. The funds withheld arrangement was put into place to allow Ohio Mutual Insurance Company the ability to record reserve credit for reinsurance to the Company, as the Company is not yet authorized in Ohio, Ohio Mutual's state of domicile. The Company's license application is currently in process at the ODI. The following underwriting results were assumed/ceded between the Companies in 2012 and 2011:

NOTES TO FINANCIAL STATEMENTS

	2012	2011
Premium earned ceded to Ohio Mutual from Casco Indemnity	$ (8,900,841)	$ (13,323,458)
Premium earned assumed by Casco Indemnity	$ 13,256,973	$ 13,452,890
Change in premium earned due to pooling	$ 4,356,132	$ 129,432
Losses incurred ceded to Ohio Mutual from Casco Indemnity	$ (6,691,314)	$ (11,213,615)
Losses incurred assumed by Casco Indemnity	$ 7,619,646	$ 8,673,046
Change in losses incurred due to pooling	$ 928,332	$ (2,540,569)
Net loss adjustment expenses ceded to Ohio Mutual	$ (195,799)	$ (897,301)
Net other underwriting expenses ceded to Ohio Mutual	$ 1,451,080	$ (382,307)
Change in expenses incurred due to pooling	$ 1,255,281	$ (1,279,608)
Change in income before taxes due to pooling	$ 2,172,519	$ 3,949,609

27. Structured Settlements

A. The Company has some structured settlements and they are assigned.

B. The Company's structured settlements do not exceed 1% of policyholders' surplus.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

30. Premium Deficiency Reserves

	(1)
1. Liability carried for premium deficiency reserves	$ 0
2. Date of most recent evaluation of this liability	1/22/2013

3. Was anticipated investment income utilized in the calculations? Yes [X] No [ ]

31. High Deductibles

The Company has not recorded any high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount loss or loss adjustment expense reserves.

33. Asbestos/Environmental Reserves

The Company has no reserve for asbestos or environmental claims exposures.

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Maine

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/04/2012

3.4 By what department or departments?
Maine Bureau of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
1100 Huntington Center
41 South High Street
Columbus, OH 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value $

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers $
- 20.12 To stockholders not officers $
- 20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers $
- 20.22 To stockholders not officers $
- 20.23 Trustees, supreme or grand (Fraternal Only) $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others $
- 21.22 Borrowed from others $
- 21.23 Leased from others $
- 21.24 Other $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses $
- 22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

24.103 Total payable for securities lending reported on the liability page. $

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $

25.22 Subject to reverse repurchase agreements $

25.23 Subject to dollar repurchase agreements $

25.24 Subject to reverse dollar repurchase agreements $

25.25 Pledged as collateral $

25.26 Placed under option agreements $

25.27 Letter stock or other securities restricted as to sale $

25.28 On deposit with state or other regulatory body $ 351,014

25.29 Other $

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. $

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza, Cincinnati, OH 45263
Key Bank National Association	P. O. Box 5937, Cleveland, OH 44101-1717

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [X] No [ ]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Key Bank National Association	Fifth Third Bank	08/08/2012	Transferred funds to be consistent with other affiliated entities.

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445	Gen Re / New England Asset Management	76 Batterson Park Road Farmington, CT 06032

GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [X] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
78462F-10-3	SPDR S&P 500 ETF TRUST	1,431,221
464287-20-0	ISHARES S&P 500 INDEX FUND	658,444
29.2999 - Total		2,089,665

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
SPDR S&P 500 ETF TRUST	APPLE INC.	55,961	12/31/2012
SPDR S&P 500 ETF TRUST	EXXON MOBIL CORP	44,082	12/31/2012
SPDR S&P 500 ETF TRUST	GENERAL ELECTRIC COMPANY	24,617	12/31/2012
SPDR S&P 500 ETF TRUST	CHEVRON CORP	23,615	12/31/2012
SPDR S&P 500 ETF TRUST	INT'L BUSINESS MACHINES CORP	22,756	12/31/2012
ISHARES S&P 500 INDEX FUND	APPLE INC.	25,811	12/31/2012
ISHARES S&P 500 INDEX FUND	EXXON MOBIL CORP	20,346	12/31/2012
ISHARES S&P 500 INDEX FUND	GENERAL ELECTRIC CO.	11,325	12/31/2012
ISHARES S&P 500 INDEX FUND	CHEVRON CORP.	10,930	12/31/2012
ISHARES S&P 500 INDEX FUND	INT'L BUSINESS MACHINES CORP.	10,469	12/31/2012

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	6,366,411	6,721,096	354,685
30.2 Preferred stocks			
30.3 Totals	6,366,411	6,721,096	354,685

30.4 Describe the sources or methods utilized in determining the fair values:

Fair Values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as BofA Merrill Lynch indices, Interactive Data Corp, Reuters, S&P Bloomberg or Markit iBoxx. Under certain circumstances, if neither an SVO price or vendor is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Not Applicable

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 72,810

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Offices, Inc.	43,716

34.1 Amount of payments for legal expenses, if any? $ 7,170

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Bricker & Eckler, LLP	6,650

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U. S. business only. $

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $
1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. $

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives

1.7 Group policies:

Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	13,256,973	13,452,890
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	1,218	1,182
2.5	Reserve Denominator	12,676,596	12,198,818
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year premiums written on:
3.21 Participating policies $
3.22 Non-participating policies $

4. For mutual reporting Entities and Reciprocal Exchanges Only:
4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $

5. For Reciprocal Exchanges Only:
5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:
5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [ ]
5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [ ]

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers' compensation insurance.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by Gen Re Intermediaries using both the AIR model and RMS model.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company has a catastrophic reinsurance program.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds $

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [X] No [ ]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit $ 8,742

12.62 Collateral and other funds $

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 500,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No [ ]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? .... Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 .... $

17.12 Unfunded portion of Interrogatory 17.11 .... $

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 .... $

17.14 Case reserves portion of Interrogatory 17.11 .... $

17.15 Incurred but not reported portion of Interrogatory 17.11 .... $

17.16 Unearned premium portion of Interrogatory 17.11 .... $

17.17 Contingent commission portion of Interrogatory 17.11 .... $

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 .... $

17.19 Unfunded portion of Interrogatory 17.18 .... $

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 .... $

17.21 Case reserves portion of Interrogatory 17.18 .... $

17.22 Incurred but not reported portion of Interrogatory 17.18 .... $

17.23 Unearned premium portion of Interrogatory 17.18 .... $

17.24 Contingent commission portion of Interrogatory 17.18 .... $

18.1 Do you act as a custodian for health savings accounts? .... Yes [ ] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... $

18.3 Do you act as an administrator for health savings accounts? .... Yes [ ] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. .... $

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2012	2 2011	3 2010	4 2009	5 2008
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,263,410	11,340,256	9,429,929	10,133,032	9,097,404
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	7,123,932	8,872,735	6,671,926	7,259,869	6,771,054
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,896,421	4,660,462			
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	669	677			
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	21,284,433	24,874,129	16,101,855	17,392,901	15,868,458
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	4,487,061	4,692,335	8,320,893	7,765,018	6,484,091
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,085,190	4,197,168	6,086,582	5,759,038	4,999,449
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,850,001	4,660,462			
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	669	677			
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	13,422,922	13,550,642	14,407,475	13,524,056	11,483,540
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	(67,192)	(692,697)	(3,722,278)	(3,059,719)	(2,263,986)
14.	Net investment gain or (loss) (Line 11)	827,373	390,953	359,720	443,087	563,061
15.	Total other income (Line 15)	226,550	303,621	416,709	360,766	293,319
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	(207,861)	(45,848)	11,435	(166,273)	(532,460)
18.	Net income (Line 20)	1,194,593	47,725	(2,957,284)	(2,089,593)	(875,146)
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	25,613,870	29,445,095	22,744,463	23,905,437	22,865,526
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	146,573	173,407	590,550	632,174	558,406
	20.2 Deferred and not yet due (Line 15.2)	2,903,351	2,854,602	4,372,453	4,883,632	4,311,776
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	18,285,280	23,544,988	16,457,152	15,018,641	13,015,488
22.	Losses (Page 3, Line 1)	5,387,048	5,192,895	7,111,140	6,325,776	5,282,065
23.	Loss adjustment expenses (Page 3, Line 3)	1,289,742	1,172,067	1,013,758	760,251	732,730
24.	Unearned premiums (Page 3, Line 9)	5,999,806	5,833,856	7,411,172	7,201,543	5,683,709
25.	Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26.	Surplus as regards policyholders (Page 3, Line 37)	7,328,590	5,900,107	6,287,311	8,886,796	9,850,038
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	1,188,787	(862,892)	(1,100,167)	(552,239)	(1,315,658)
	Risk-Based Capital Analysis					
28.	Total adjusted capital	7,328,590	5,900,107	6,287,311	8,886,796	9,850,038
29.	Authorized control level risk-based capital	988,795	1,050,410	1,507,490	1,343,327	1,244,301
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	74.1	68.7	77.0	77.9	82.4
31.	Stocks (Lines 2.1 & 2.2)	24.3	28.7	24.0	20.3	16.5
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	1.6	2.6	(0.9)	1.8	1.1
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)				XXX	XXX
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)				XXX	XXX
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Lines 42 to 47					
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(309,708)	(7,889)	421,792	399,421	(1,231,761)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	1,428,483	(387,204)	(2,599,485)	(963,241)	(2,115,584)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	8,701,940	12,122,714	8,364,113	7,180,548	6,953,120
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,309,996	6,145,432	4,518,392	3,995,819	3,735,946
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,724,169	3,154,885			
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,156	1,331			
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	15,737,260	21,424,362	12,882,505	11,176,367	10,689,066
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	2,317,103	2,686,389	6,699,620	5,210,695	5,017,607
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,388,328	2,896,724	3,898,621	2,996,782	2,801,328
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,718,905	3,154,885			
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,156	1,331			
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	7,425,492	8,739,329	10,598,241	8,207,477	7,818,935
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	57.5	64.5	80.2	77.1	73.7
68. Loss expenses incurred (Line 3)	10.2	9.1	11.9	11.2	11.0
69. Other underwriting expenses incurred (Line 4)	32.9	31.6	33.8	37.0	35.3
70. Net underwriting gain (loss) (Line 8)	(0.5)	(5.1)	(26.2)	(25.5)	(20.1)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	30.8	29.1	30.8	30.4	32.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.7	73.5	92.1	88.2	84.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	183.2	229.7	229.2	152.2	116.6
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(862)	(851)	154	(279)	74
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(14.6)	(13.5)	1.7	(2.8)	0.6
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,192)	(1,228)	(79)	17	(804)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(19.0)	(13.8)	(0.8)	0.1	(6.9)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	Loss Payments 5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	Defense and Cost Containment Payments 7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	Adjusting and Other Payments 9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX			1				2	1	XXX
2. 2003	12,210	1,369	10,841	6,865	705	238	21	574	9	325	6,942	XXX
3. 2004	11,822	1,206	10,616	6,140	439	225	13	569	8	290	6,474	XXX
4. 2005	11,425	1,224	10,201	5,236	558	145	13	595	6	268	5,399	XXX
5. 2006	11,240	921	10,319	5,438	392	168	10	658	8	288	5,854	XXX
6. 2007	11,750	933	10,817	6,607	462	200	9	675	8	337	7,003	XXX
7. 2008	12,977	1,028	11,949	8,505	1,589	317	58	671	8	351	7,838	XXX
8. 2009	13,587	1,194	12,393	8,043	1,108	235	12	700	10	397	7,848	XXX
9. 2010	14,135	962	13,173	7,714	246	235	6	753	4	399	8,446	XXX
10. 2011	14,358	906	13,452	8,780	1,068	221	42	760		324	8,651	XXX
11. 2012	14,464	1,207	13,257	8,078	2,611	250	133	716		175	6,300	XXX
12. Totals	XXX	XXX	XXX	71,406	9,178	2,235	317	6,671	61	3,156	70,756	XXX

	Losses Unpaid: Case Basis 13 Direct and Assumed	Case Basis 14 Ceded	Bulk + IBNR 15 Direct and Assumed	Bulk + IBNR 16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	Case Basis 18 Ceded	Bulk + IBNR 19 Direct and Assumed	Bulk + IBNR 20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
1. Prior	11											11	XXX
2. 2003													XXX
3. 2004	4		2									6	XXX
4. 2005	6		3						1			10	XXX
5. 2006	12	3	4									13	XXX
6. 2007	25	6	9				3		1			32	XXX
7. 2008	62	4	25	1			25	1	4			110	XXX
8. 2009	223	11	70	7			59	2	9			341	XXX
9. 2010	527	94	293	18			198	2	25			929	XXX
10. 2011	843	106	558	39			273		58			1,587	XXX
11. 2012	1,997	196	1,376	178			362		276			3,637	XXX
12. Totals	3,710	420	2,340	243			920	5	374			6,676	XXX

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred /Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11	
2. 2003	7,677	735	6,942	62.9	53.7	64.0			8.0		
3. 2004	6,940	460	6,480	58.7	38.1	61.0			8.0	6	
4. 2005	5,986	577	5,409	52.4	47.1	53.0			8.0	9	1
5. 2006	6,280	413	5,867	55.9	44.8	56.9			8.0	13	
6. 2007	7,520	485	7,035	64.0	52.0	65.0			8.0	28	4
7. 2008	9,609	1,661	7,948	74.0	161.6	66.5			8.0	82	28
8. 2009	9,339	1,150	8,189	68.7	96.3	66.1			8.0	275	66
9. 2010	9,745	370	9,375	68.9	38.5	71.2			8.0	708	221
10. 2011	11,493	1,255	10,238	80.0	138.5	76.1			8.0	1,256	331
11. 2012	13,055	3,118	9,937	90.3	258.3	75.0			8.0	2,999	638
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,387	1,289

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	1,863	1,734	1,625	1,448	1,397	1,326	1,298	1,289	1,289	1,289		
2. 2003	7,211	6,840	6,641	6,549	6,446	6,418	6,395	6,380	6,377	6,377		(3)
3. 2004	XXX	6,979	6,538	6,231	6,090	5,986	5,961	5,927	5,926	5,919	(7)	(8)
4. 2005	XXX	XXX	6,167	5,471	5,127	4,937	4,873	4,842	4,831	4,819	(12)	(23)
5. 2006	XXX	XXX	XXX	6,282	5,805	5,443	5,329	5,245	5,225	5,217	(8)	(28)
6. 2007	XXX	XXX	XXX	XXX	7,547	6,924	6,554	6,515	6,419	6,367	(52)	(148)
7. 2008	XXX	XXX	XXX	XXX	XXX	8,105	7,504	7,433	7,294	7,281	(13)	(152)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	8,237	7,727	7,562	7,490	(72)	(237)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,194	8,778	8,601	(177)	(593)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,941	9,420	(521)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,945	XXX	XXX
										12. Totals	(862)	(1,192)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	653	1,059	1,196	1,241	1,272	1,276	1,276	1,277	1,278	XXX	XXX
2. 2003	4,407	5,590	5,998	6,206	6,321	6,361	6,370	6,372	6,377	6,377	XXX	XXX
3. 2004	XXX	3,850	5,164	5,593	5,806	5,870	5,891	5,911	5,912	5,913	XXX	XXX
4. 2005	XXX	XXX	3,342	4,278	4,596	4,710	4,754	4,780	4,795	4,810	XXX	XXX
5. 2006	XXX	XXX	XXX	3,604	4,589	4,859	5,071	5,160	5,196	5,204	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	4,378	5,622	6,040	6,232	6,307	6,336	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	5,035	6,291	6,726	7,066	7,175	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	5,143	6,502	6,913	7,158	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,598	7,158	7,697	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,632	7,891	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,584	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior	885	440	238	139	92	33	10	2	1	
2. 2003	1,370	536	263	148	69	36	14			
3. 2004	XXX	1,524	652	286	143	58	36	7	6	2
4. 2005	XXX	XXX	1,617	689	281	124	59	24	13	3
5. 2006	XXX	XXX	XXX	1,410	731	266	98	27	14	4
6. 2007	XXX	XXX	XXX	XXX	1,573	673	239	142	40	12
7. 2008	XXX	XXX	XXX	XXX	XXX	1,530	575	293	92	48
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,416	534	275	120
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,716	822	471
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,657	792
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,560

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N								
6. Colorado	CO	N								
7. Connecticut	CT	L	849,382	979,516		772,129	807,372	1,092,026	25,192	
8. Delaware	DE	N								
9. District of Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N								
20. Maine	ME	L	1,354,486	1,426,703		788,369	973,741	870,859	60,227	
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N								
30. New Hampshire	NH	L	1,943,265	2,404,252		2,433,391	1,373,845	1,201,258	73,378	
31. New Jersey	NJ	N								
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	N								
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	N								
40. Rhode Island	RI	L	3,497,546	4,243,113		4,192,652	3,138,547	4,065,060	97,216	
41. South Carolina	SC	L	(207)	8,083		13,575	137	12,000	174	
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	L	215,136	213,395		111,652	223,960	160,354	7,502	
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	N								
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate other alien	OT	XXX								
59. Totals		(a) 6	7,859,608	9,275,062		8,311,769	6,517,603	7,401,557	263,688	
DETAILS OF WRITE-INS										
58001.		XXX								
58002.		XXX								
58003.		XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX								

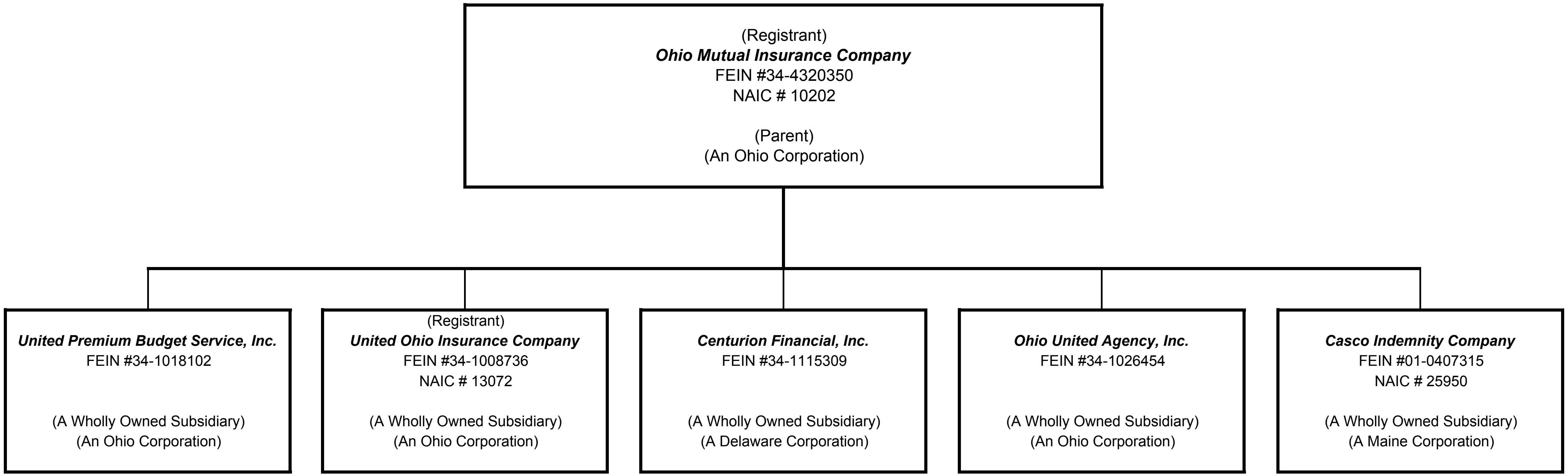
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

Property premiums are determined by location covered.
Casualty premiums are determined by insured address.
(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Ohio Mutual Insurance Group



OVERFLOW PAGE FOR WRITE-INS

NONE

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

ANNUAL STATEMENT BLANK (Continued)